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CLERK
UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA
PHOENIX DIVISION

Case No.: 2:11-bk-06909-CGC

In re:

VIRGINIA MICHELLE OWENS

Debtor.
_____ /

DEBTOR'S OBJECTION TO CLAIMS OF ONEWEST BANK FSB

COMES NOW, VIRGINIA MICHELLE OWENS, and files this Objection to Allowance of Claim number 10 as filed by the alleged Creditor, OneWest Bank FSB ("OneWest") pursuant to Bankruptcy Rule 3007 and states the following:

A security interest in the property of the debtor is claimed, however, the proof of claim is not accompanied by evidence that OneWest has authority to bring the claim, has standing or that the security interest has been perfected as required under F.R.B.P. Rule 3001(d) and is facially defective and does not constitute prima facie validity of the claim.

The proof of claim does not set forth the creditor's claim with proper specificity, pursuant to F.R.B.P. Rule 3001(a) & (c).

WHEREFORE, the Debtor objects to Claim number 10 as filed by OneWest and respectfully requests this Court enter an order requiring the Claimant to file an amended claim to correct the defect within 30 days and if not corrected, upon expiration of that time, the claim is disallowed in its entirety.

Respectfully submitted this 27th day of June, 2011



Virginia Michelle Owens

On 6/27/2011, I filed the foregoing document described as **DEBTOR'S OBJECTION TO CLAIMS OF ONEWEST BANK FSB.** with the United States Bankruptcy Court and served a copy on the following individuals by depositing true copies thereof in the United States Mail at Mesa, Arizona, enclosed in a sealed envelope, with postage paid, addressed as follows:

McCarthy, Holthus & Levine
8502 E Via De Ventura, Suite 200
Scottsdale, AZ 85258

TRUSTEE
Edward J. Maney
P.O. Box 10434
Phoenix, AZ 85064

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.



Jon Woods